Credit-deposit ratio of nationalized banks in Orissa

297. SHRI RAMA CHANDRA KHUNTIA: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that many nationalized banks including the State Bank of India are not maintaining the credit and deposit ratio and specially in backward States like Orissa the State Bank of India, Andhra Bank and UCO Bank credit is much more less than the deposit credit ratio; and

(b) if so, the details of the credit and deposit of State Bank of India, Andhra Bank and UCO Bank in Orissa form 2007 to 2009, year-wise and bank-wise?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA): (a) The Credit Deposit Ratio of banks vary from State to State for various reasons including the availability of adequate infrastructural facilities, credit absorption capacity of the region, development of medium and large industries, conducive atmosphere for investment, entrepreneurial initiatives, law and order situation, etc.

(b) The details of CD Ratio of State Bank of India(SBI), Andhra Bank and UCO Bank in Orissa for the last three years, as compared with the average CD Ratio of all PSBs is given below:-

	CD Ratio in Orissa		
Bank	Mar-07	Mar-08	Mar-09
SBI	75.3	66.0	54.4
Andhra Bank	26.4	25.6	27.2
UCO Bank	77.2	70.8	63.6
Average of PSBs	65.2	58.5	52.5

It can be seen from above that the CD Ratio of both SBI & UCO Bank in Orissa is much higher than the average CD Ratio of all PSBs in Orissa.

Disinvestment Plan

298. SHRI MOHD. ALI KHAN: Will the Minister of FINANCE be pleased to state:

(a) whether Government has any proposal to sell 49 per cent stake in Public Sector Undertakings (PSUs) in disinvestment plan;

(b) if so, the details thereof;

(c) the reasons for disinvestment in each PSU-wise; and

(d) how Government is going to speed the amount received from such disinvestment?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) to (c) As announced in the President's Address to Joint Session of Parliament on 4th June 2009, the

policy of the Government is to develop people-ownership of public sector undertakings while ensuring that Government equity does not fall below 51% equity and retaining management control with the Government. The cases of disinvestment would be decided on a case by case basis.

(d) The proceeds would be channelised into the National Investment Fund.

Pensionary Benefits

299. SHRI RAMDAS AGARWAL: Will the Minister of FINANCE be pleased to state:

(a) whether Government proposes to consider granting of 20 per cent basic pension to its present living pensioners who have attained the age of 75 years or above because of ill-health and other financial problems being faced by them; and

(b) if so, whether Government proposes to make any budgetary allocation this year to announce additional quantum of pensionary benefits to its living pensioners who have attained the age of 75 years instead of asking them to wait upto 80 years of age as recommended by the Sixth Pay Commission?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA): (a) No, Sir.

(b) Does not arise in view of reply to (a) above.

Service conditions in banks

300. SHRI RAMA CHANDRA KHUNTIA: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that pay, allowances, pension and other social security benefits are different in all Nationalized Banks, State Bank of India and all Gramin Banks;

(b) if so, the reasons therefor when all of them belonged to Government-control banks and the officers' and employees' are doing the same work;

(c) whether State Bank of India, Nationalized Banks, Gramin Banks, General Insurance, Life Insurance Officers' and employees' organizations have given strike calls; and

(d) if so, what are the steps Government proposes to avoid the strike calls?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA): (a) Pay and allowances, pension and other social security benefits are by and large the same in the Nationalized Banks, State Bank of India and the Regional Rural Banks. There are variations in the pension scheme available in State Bank of India and the Nationalized Banks. Regional Rural Bank employees do not have pension facility. Special Pay positions for the Award Staff is different in the State Bank of India compared to the Nationalized Banks. Gratuity Rules in State Bank of India and Nationalized Banks are also different.